

How to save Money

Since I come from a rather poor worker family and my childhood often had to cope with privations, I would like to write down here some points which seem quite normal for me. Throughout my life, a few tips have proven helpful in turning a poor household into a properly run one. There are still some issues I have to deal with, but I don't tend to give up just because of a few difficulties. Unfortunately, most points can only be achieved with hard self-discipline and you should refrain from lying to yourself. That never brings anything and you just tread on the spot without getting any further. Another point is to accept it if you fail the first time. You can always read experiences and wisdom from a failed point. Additionally I have to note that this is not a general list that works for everyone. What worked for me doesn't necessarily work for you.

You don't need a smartphone

Many people are of the opinion that they absolutely need a Smartphone. As I explained in my article [without a smartphone](#) this is not the case. Even though I can only make phone calls and write SMS messages, I am not separated from the global network. Apps cost money, even if they are free, you pay one way or another. Advertising, lootboxes, diamonds with your data, with your attention with your most important lifetime. I have also [written about this](#). If you want to save money, don't use a smartphone because hundreds of people earn money with you every time you use it. You? You have to pay. Just imagine you would work as a freelancer and let's say you get paid for the extremely cheap price of 10€ per hour. You are now counting on the hours you spend with your smartphone. Do you see these big numbers? Do you earn anything with your smartphone? Then make a counter invoice. Once you've learned how to run a business, you'll quickly see how much your smartphone will cost you.

You pay for social media

Everything I've already written in the paragraph about the smartphone can be transferred almost 1:1 to social media. Everything you do in social media without earning any money costs lifetime, attention and money. You don't get any benefit from using social media and some of the richest people on the planet do without Mastodon and co. If you don't want to do without social media, you should at least limit it.

Don't waste water

My roommate is an incredible waste of water. Whenever he cleans the kitchen, the faucet runs continuously, even if he only holds the sponge under it every few minutes. He apparently never learned to save water from his parents and that's ok, because children in wistful countries don't know it any different. When I'm thirsty, I go to the tap and fill a glass. In Germany you can drink water from the tap without hesitation. It is also very inexpensive and will be charged together with the electricity costs. Why save something that is always available? Because water is a rather limited resource and we have not yet found any solutions to replace it. In fact, our body consists of 70% water. All this not only costs our flat-sharing community money, which you can rather invest in other things, but also damages the environment and that will cost again. It's stupid and expensive to keep the water running and not to use it. You don't notice this in a month, but in 5-10 years. It's like smoking cigarettes, you don't see the daily costs until years later. If you optimize your daily routine regarding the water, you can save a lot of money here.

Recycle Things

If you want to save money, it is sometimes enough to [recycle](#) certain resources. This not only [protects the environment](#), but also your wallet. Millions of notepads are laid out in [offices and companies](#). In Germany in particular, the digital age has still not arrived and the administration is still one of the biggest wasters of paper. I still like to work with a notepad because I don't want to store private information digitally. If you have built a [book press](#), you can easily make your own pads.

You should make sure that no private information, passwords or other important data are visible on the backs of the A4 sheets. You clamp the paper in the book press, roughen the upper side with a coarse knife and fix it with wood glue. After 24 hours you can glue a piece of (black) tape to the top so that it looks a little prettier. Done. A new 100-sheet paper pad that you can use for your notes. This will save you a lot of money. Below are the individual photos, so that you can get a picture of how easy it is to bind a notepad.





Don't smoke

There's no stupider way to waste your money. You have nothing from smoking. Worse still, because you pay for killing yourself faster and harming your body. I smoked once myself because it was cool to smoke in the group when I was a teenager. At that time I was mentally immature and didn't think about what I would do to my body. Only with the later age and a better sensual maturity did the enjoyment of tobacco seem too expensive and harmful to me. An example. If you live in Germany and (hypothetically) smoke a pack of Big Box every day (10€/30 cigarettes) you spend 3650€ per year (365 days) on nothing. This is a professional gaming computer with a 4K monitor, a very long holiday or a complete interior for your first student dorm. 3650€ through 12 months a year is 304,17€ available as a bonus. That's a lot of money, and you don't have to go any further than quitting smoking. Yes, that's difficult and I know that. With me I made a plan over two years and it worked. Don't try to quit from one day to the next, because your body will notice that and resist it. Your body won't even notice a slow weaning, and before it even understands what happened, you've been sitting on the beach with a juice for a few days now, letting the sun shine on your stomach.

Don't eat Meat

No matter what your friends and family tell you, you will not die (unless you have a disease that could be affected) if you [stop eating Meat](#). Meat is a bad luxury and in 2019 there will be enough alternatives. Not only does it save you a lot of money, but it respects your body and if you treat it carefully you will have to invest less in medical products later in life. Of course through advertising, media and *experts* we are advised to continue eating meat, but so far there are very few counterarguments that seem reasonable. Environmental and [animal welfare](#) are just a few of the issues that can be mentioned here. Altogether we eat too much and our body was not laid out on so large quantities by the evolution. There are many people who were vegetarians, e.g. Leonardo da Vinci, [Jane Goodall](#) or Mohandas Gandhi. Maybe they had other reasons than to save money, but it didn't harm the wallet or their image. Some thousand years ago it was necessary for our ancestors to eat meat, but nowadays we live in a superfluous society. We no longer need it and all we eat out of boredom or old habits is costly luxury. If you want to save money, you should also think about this topic.

Don't drink Coffee, Energy Drinks and sugar Limonade

In my training as a programmer I drank a lot of cola, lemonade and coffee. I didn't really care what brand or drink it was. It just had to contain enough caffeine. Unfortunately these drinks have some disadvantages. Far too much sugar, caffeine and extra chemicals that are not good for the body in most cases. In addition, most energy drinks etc. are too expensive. That is the real problem, because if it was only about the contents, you could also buy the cheap cola from a discounter and take a pack of coffee with you. Nevertheless, we buy brands of lemonade, coffee pads and go to a luxury hipster cafe. I have completely switched to (green) tea, because it also makes me awake and I can do without sugar altogether. In between you can eat a chocolate bar if you are low in sugar. In the last years we humans let ourselves be influenced too much by the advertisement and must pay now for it a high price. You can save money if you don't drink lemonade or coffee every day.

Renouncement of own Children

It is not economically worthwhile to raise children yourself. From an evolutionary point of view,

raising children is just a simple inheritance of one's own genes into the next generation. As a man, you should provide your semen for a sperm bank on a regular basis and thus ensure your own genetic survival. There are enough people on this planet who wish to have children and unfortunately cannot have them through normal production. You can leave the education and the running costs to these couples. If you want to raise children and still want to save money, you should make a cost/benefit calculation beforehand or rather wait until you can raise the necessary investment funds. No child should grow up in poverty just because you are *a little in love*. I had to learn this paragraph myself in the hard school of life, because my parents were *only in love* but could not afford sufficient education, cultural education and healthy food for me. Children can get along with little money and later grow up to be great people, but it complicates a lot and can sometimes destroy the whole future in one life.

Don't eat fast Food

Fast food is expensive, bad for the body and harmful to the environment. In all cases it is far too expensive. When we go to a burger fast food restaurant, we get something to eat very quickly, but we pay a high price for it. In addition, we eat too much fast food (as with the lemonade above). If we buy normal food at the supermarket for the same price, we can sometimes be satisfied for several days. I have been eating less and less fast food for years. Even if I can cook very badly, I look on the Internet for recipes which I would like to try out or learn. Nowadays most people are continuously on the move and this tempts them to have a quick snack at the main station or on their way to work. But that doesn't help the body, because fast food products have been developed in such a way that we get hungry again as soon as possible. We have to pay and best of all every day. Of course, this costs more work if we cook ourselves, but it saves a lot of money, because what we cook ourselves tastes much better and also satisfies more. You also automatically eat less because you don't get everything in front of you, but have to do something for it. Even if you work a lot, you can do something for the office. If you eat less fast food, you don't have to go to the doctor as well, and that's also a cost that you should keep in mind.

Don't buy cheap Things

If you move into your first home, you might come up with the idea of equipping your basic equipment with cheap furniture from a Swedish furniture manufacturer. This works until the next move, because most of this furniture is not designed to be assembled and disassembled. The material is cheap, the screws loosen at the lowest stress and overall you save money if you buy less furniture that is more stable. Why actually buy? There are many second-hand shops selling branded products of better quality for a reasonable price. You can also look on the Internet, because even there people meet to trade goods that are no longer needed. If you give yourself time and effort you will certainly find something, you just have to look very closely. Many products from China are cheap, but (in most cases) do not last as long as their professional competitors. If you invest money first, it will be worth it only after a longer period of time. Of course you can always buy the newest cheap 3D printer, but an investment in a perhaps more expensive model can be worthwhile if you use this printer daily for your projects. You also have to reprint fewer components if they break down. A super epic fancy worktable is great, but I've been working here for three years with a [Big Plate](#) I found on the bulky rubbish and two wooden frames of my roommate. That works pretty well. Maybe it won't stay that way forever, but right now I have to save a little. If at some point I have a good opportunity to get to a really good table, I can remove all the modules from my current work table and use the wood in another project. We buy far too much new and repair too little and that damages our household budget. You can also build a lot of furniture yourself. If you watch videos on the internet or read tutorials, you can even learn something and you can usually borrow tools from friends for a weekend. Then you don't have to buy a cheap drill, which is broken after two days.

Read non-fiction Books

There are many ways to save money and a very important one of them is to read books. Not novels or other genres, but reference books. Books of advice are *no* reference books, because they only give advice. Reference books are e.g. the book for tax law if one wants to save taxes. The book for plant and naturopathy, if one does not want to buy always medicines. A .pdf how to install, set up and secure Linux. There are many possibilities to read books, e.g. in the library or other reading centers. If you search the internet for [public domain/open source programming books](#) you can find some results. If you are interested in electrical engineering and hacking you might be interested in the [HackSpace magazine](#). You can also buy the issues, but at the same time they are also available as free pdf download. Sometimes it helps if you simply exchange books with your friends. If you're moving into a new apartment and still need to renovate a few places, get a book about woodworking and do most of the work yourself. This saves the craftsmen and also teaches you something on the side. You have to think with an open mind and not be deterred by a difficult technical language or many technical details. You can learn all that. You have to invest time, but in many cases it will be worth it, because there is a specialist for each area who has published a reference book.

Invest in healthy food

Before you can save money, you have to invest money. This is how capital works. A good example of this is to buy [healthy food](#). Every doctor will advise you, every nutritionist, every good friend

with a great figure. It does not even concern to decrease, because who invests in healthy food eats automatically less. Why? If you go to a discounter/supermarket you can buy a cheap pack of noodles for e.g. 0,39€. In an organic shop, noodles cost twice as much, maybe even three times as much. In the end you will spend more money, but in the long run you will buy much less. Sweets from the health food store are much more expensive, so it's better to buy a bar of chocolate only once a week instead of every day. For a long time, it is also better to avoid cheaply produced food, because (at least that's how it is in Europe) there are very rules for organic food. For example, it is not allowed to use certain chemicals or fertilizers, etc., but even organic food farmers use chemicals and in **any case they are toxic**. Another way to buy healthy food is to drive to a farm or a local supplier (not by car). These are sometimes a little cheaper than the organic supermarket and in many cases you save on plastic packaging. Another point is that you protect your body and put less stress on it. Every day Fast Food, and Cola is unhealthy for our biosystem and for that I must not even have studied medicine to be able to claim this, because I have lived very long time in such a way and have experienced this on my own body. Through the controlled assistance of my family doctor (who is also a vegetarian) I receive my data once a year and can adjust my food if necessary. I don't have to do without anything and still eat what I want. Anyone who has made his own pizza with homemade dough and cut vegetables for the first time knows what I am talking about. In the long run, you save a lot of money by putting healthy food in your shopping cart.

You don't need TV

When I moved into my first apartment, my grandmother gave me a television set as a present. Her role model still corresponded to the view that everyone must have this in their first apartment. I used the device for a few weeks until it began to set dust so slowly and was never turned on again by me. Three months later I sold the TV. I had noticed in that time that television wastes a lot of time. I am shown advertisements of products I am not interested in. Something that I had already seen is repeated all the time. In Germany there were only comic series that didn't interest anyone in Japan in the 80'. Sometimes after school I just zapped around on TV out of boredom and did nothing. That was before the time when the world wide web would replace this medium. It also costs money. In Germany you have to pay a licence fee for public broadcasters (Rundfunkbeitrag) even though you don't have a TV set. There are a number of complaints because this fee is treated more like a tax or some people won't that they have to pay for something they don't use anyway. Television costs electricity and more importantly it costs my incredibly important lifetime and I want to save both. I'd rather play with my cat, or meet up with friends, or be artistic than a zombie sitting in front of a TV wasting money.

Don't throw it away

A few days ago the neighbors borrowed a cat box because their cat was running through broken glass and had to go to the vet. The next day the man brought the box back and apologized very often, because in the tram an old lady had supported herself on the box when standing up and therefore a small black hook had broken off. His suggestion was now that I tell him where I ordered the box on the Internet and he just buys a new one and I just throw the old product away. I looked at the damage and subconsciously created a project plan in my head. I told him that I was repairing the box myself because the damage was really small. He asked me if I was really sure, because you can just buy a new one. I gave him the advice to save the money for the new box and put it in a vet cash box, because these costs go up quickly. Animals also need good food, toys and sometimes anti flea/worm tablets, etc. All this costs money. A cat box is usually only used once a year and then only so that the cat does not walk through the metro. Nobody pays attention to the fashionable design of a cat box. The neighbor apologized again and went home. I repaired the broken hook with three small cable ties, which I cut to the appropriate length and then put them back in the cabinet. The behavior of the neighbor is typical for poor people, because many things are thrown away although they could be easily repaired. Most of the time, one saves in the wrong hope by buying inferior products. This product then usually lasts even less and breaks even faster and that is the infamous vicious circle of poverty.

In my youth I often bought cheap sneakers because I wanted to save money. But they didn't last that long and because of the bad workmanship and the cheap materials they couldn't be repaired. At a flea market I bought some combat boots. They were rebellious and looked stable. Since the market was shortly before the close, the seller wanted to get rid of these boots quickly and I could trade the price very low down. Altogether I have worn this pair of boots almost all my youth and teen time, so about 15 years. At that time I only had three pairs of shoes. A cheap pair of sneakers, if I worked in the garden or had to paint a room, a pair of very expensive patent shoes for birthdays, funerals etc. and the boots of the German Armed Forces. If you rubbed them daily with leather grease, there were no cracks and if then nevertheless by strong use times the sole went off a little, one could bring the shoes simply to the shoemaker. In 15 years I spent only 35€ in total. 15€ for the boots and 20€ for the shoemaker. Good leather grease I let give me then to the birthday. Since then I always look when I buy whether I can repair products myself.

Less Cars. GOTO walk, Bike, Train or E-Car sharing

I grew up with my grandparents in the country and it was absolutely necessary to get a driver's license as soon as possible. Although I started driving lessons and passed the theoretical exam, I still didn't enjoy driving a car. Then I stopped the practical part and got my money back. I find driving a car annoying. I have to concentrate all the time, the other drivers are very difficult to

assess and a car like that blows far too many pollutants into the environment. I have always liked to walk, even very long distances. For example, I had to walk 3km to school every morning and 3km back in the late afternoon. At some point I bought myself a good bike and was able to expand my area of action with it. When I ride my bike, I train my health and save money for gasoline. But now you can't ride all routes by bike. Because if you commute 20km to work every day, you should rather do it by train. Of course there are also disadvantages with the train, because these can be late or simply overcrowded. In a car I have my peace and privacy. Unfortunately I can't read a book in the car, look out of the window and dream or take a short nap. A monthly ticket for the train costs in most cases also less than gasoline and repair with a car. In the near future I would like to use e-car sharing. With that I would always have a car when I need it but only pay when I really drive. If I have a month's holiday, I don't have to pay for a car because I'm on a hiking tour in the mountains. I could save even more money by sharing an e-car with five colleagues. We would then only pay a fifth of the money for our daily trip to work and save a lot. So far I prefer to do without a car because it is too expensive for me and I want to spare the environment and my nerves. Since I live in a country, which worships gasoline cars, there will probably be e-car sharing here only in the year 2113.

Buy less medics

Fortunately, I live in a country where people don't buy so much medicine or get it prescribed by [their doctors](#). Nevertheless, I see more and more often that people from my circle of friends buy painkillers and other medical products privately. These are not needed in most cases. I have a few physicians in my circle of friends and they all have the same opinion. In most cases no medication is needed, e.g. for a mild cold. Tea and rest are sufficient for recovery. If, for example, you have a headache, you don't need pain killers but have to get to the root of the problem. Headaches often come from stress and other subconscious factors. If you eat well, do a lot of sports or meditate for one hour a day, you will automatically need less medication because you will be less ill. We allow ourselves to be influenced far too much by external factors and thus damage not only our purse but also our body. Just because your child coughs twice at dinner doesn't mean you have to give it cough syrup. As a child I was ill only once and had an inflammation of the gastric mucosa and even as an adult I lost the flu within two days. I prefer to save my money for serious illnesses as I get older.

Gambling is a Prole Tax

Betting on anything is the stupidest way to waste your money. I'm not talking about a bet between two scientists who first finds a theory and then gets a Hustler yearly subscription from the other, but about real bets. Horse betting, lottery, one-armed bandits in Las Vegas or a casino in Monaco. The bank always wins. Millions of people waste a lot of money every year just to emulate a very unrealistic dream. Yes, in the lottery people win money but the chance is really very small. You could rather start a start-up and try to get rich with it. The chance is just as small to earn millions of Euros. My grandmother gave me a lottery ticket for my birthday because I turned 18 and was allowed to bet officially in Germany. I actually won something. The jackpot of 20 million euros. Unfortunately the number combination was so popular that many people had won with me. At the end I had an amount of 109,15€. I didn't pay anything for this lottery ticket, so I made a profit. But most people can't stop at this point and "invest" the money again in lottery tickets, because you might be able to get something in the future. They go then in the Casino from the Roulette to the Poker table, because there the chances (which one can calculate only very heavily) better stand. In the end, the casino always wins. Horse betting, betting how the next child is named by the royal family or simply when you play poker for money in a pub. Yes, you can earn money with poker. You can also earn money with e-sports. Only the competition is so big that most of them go away empty-handed. Before you want to throw a few coins into a slot machine next time, think about it again and rather throw the money into a piggy bank. If you want to visit Las Vegas at least once in your life, you should set up strict rules about how much you want to spend. This is more like an adventure holiday. But as a billionaire you will not leave this city. I'm pretty sure of that.

Use Linux

[Linux](#) is difficult to learn! If I have problems, I can't fix them alone! And so on. These are some statements I've been told about [Linux](#). Yes, Linux is not very friendly to beginners, but there is in any case a special distribution. Nevertheless you can learn that and save a lot of money. Linux [distributions](#) cost (mostly) nothing and also further software can be installed almost always free of charge from the [package manager](#). There are also offers that you can buy and e.g. [Elementary OS](#) offers that. But you can also work with the free alternatives and do your everyday life. This way you already have much less costs than e.g. with Apple, or Windows. Windows users pay very often, but then also get a completely finished product and service. This is less the case with Linux. There are contact points within individual software projects where you can get in touch, but the communication here is a little more mature. But if you know the rules and have settled in a little, you quickly become part of a helpful community. Apple users usually pay more for software, because the image of the company is always a little bit also a status symbol. If you use Apple, you can usually afford it. That's OK and we don't rely on single operating systems, which are better now. Linux is suitable if you want to save money, but it also has disadvantages which I have already described above. You always have to see this in a relation. So Windows is more suitable if you want to use computer games with Steam. Everything has advantages and disadvantages. If you want to save money seriously use Linux.

Don't trust Advertising

Advertising promises us a lot. Better laptops, a faster car or a really economical holiday. Unfortunately you can't trust advertising and behind every advertisement there's a hook that you haven't seen before. It is better to inform yourself beforehand, for example if you are looking for a new bank to set up a savings account, [want to buy a flat](#) or have to register with an [electricity provider](#). The Internet is a good address to get more information about a company. It is also worth clicking on the articles in other languages, because not everything is available in all languages. A company that is already in a bad position in the areas of its group usually also works badly in the area of service. You can also see who is cooperating with whom. This is also possible with products, car brands or computer manufacturers. If you inform yourself thoroughly beforehand, you will save real money after at least one year. A good provider does not need advertising because customers are recommended by other customers. Nevertheless one should investigate everything again and again, because perhaps something is not printed in the news sides and lands nevertheless in the the Internet. Also one can investigate with a search machine, if one enters `company name` + `criticism` as search terms one finds very fast something. Unfortunately, there are far too many black sheep who want to take the money out of your pocket without offering a decent performance.

Be a Minimalist

I'm not a complete [minimalist](#) yet, but I'm working towards that. I had quite a few things a few years ago. Books, art, electrical engineering, etc. I only looked at a lot of them once and then put them on a shelf. When I moved to a new apartment, I just bought new shelves. It went on and on until I separated from most of the objects. As I like to read, I try to counteract a passion for collecting with my Société de Livres project. Let's just be honest with ourselves. We read most books only once in a lifetime and then they stand around and get dusty. This costs space in our apartment and in our soul. I love books, but if they are not read by people they are obsolete. Knowledge should be passed on, only then one can work with it properly. But we also collect a lot of inconspicuous objects. At some point I had a drawer full of 50 forks. What should I do with it? It is very unlikely that I invite 50 people to my home to eat. But it's also about not consuming so much anymore, because mostly we buy things out of a psychological and short-term impulse. An HD movie, records or a book, games on Steam. Most of the time we don't think consciously when we buy something. Unless you are poor and have to pay attention to your money or save. Only then do we realize how much we actually own and which of it we usually don't need to live a good life. You don't have to become a hardcore minimalist right away, but maybe you should just part with some things.

Don't drink Alcohol

Alcohol costs money. Always. And again and again follow-up costs arise. Buy a beer in a trendy pub and another drink will follow. Maybe also something to eat, because alcohol stimulates the appetite and you get hungry for burgers, fries and chips. Fatty and salty foods go best with alcoholic drinks. Unfortunately, alcohol also makes us lose our inhibitions. Suddenly we speak to the woman who is standing at the bar with her boyfriend. Zack! We are involved in a fight. Something breaks and we have to pay bills. Alcohol always produces negative results and those who negate that should think about whether they are really happy. There are many scientists, inventors or artists who have lost all their money (or their life) through alcohol and again and again you see examples from history. Who wants to save money, should do without alcohol. Especially in the young and hip start up scene it is already an award to be able to drink a lot and often alcohol, but you don't build up a good business with it.

Enter Cooperations

If you want to save money you can do it in different ways. A good way is to enter into cooperations. There are some rules you should follow. Be cooperative, but only if it comes to a *win-win situation for all* participants. In the short term it might be worthwhile to burn cooperation partners, unfortunately not if you want to work together with somebody for a long time. If one of the parties gets into a loose situation one should refrain from cooperation. I will show you this with a current example. My roommate has a smartphone. She has been [recommended an app](#) by an friend that saves money and protects the environment. Unfortunately she doesn't like to go out, which is no problem for me. But [I don't want to own a smartphone](#) and can't download the app. Now she made me an offer. She pays for the food and saves little money and I pick it up from the restaurant. I don't pay anything, except my invests time which I need for the way. This way I would go however also without the Deal, therefore no costs arise for me. The restaurant gets the leftovers of the buffet sold for a third of the actual price and doesn't have to throw it away, which would cause unnecessary costs for the restaurant. So we have a triple win situation. All partners are satisfied with this and have won something in the business. These are cooperations with which one can work on a long-term basis, because nobody has a reason to leave this cooperation. Evolution shows that long relationships work better when everyone gets something out of them. This philosophy should also be followed in business if you want to save money successfully.

Buy Shelf life Products

When you go shopping, you usually pay attention to buying products that are long lasting. This

seems to be in our nature or has been taught by our parents. But the advertising industry has also contributed a large part to this, because otherwise we would not have had any cucumbers in plastic foil or advertisements to sell fresh products. In many countries of Europe these indications on the packaging are voluntary and of course shops have the task to sell goods. In Germany, you can buy shelf-life products in some stores, and in many cases get them about 30-60 percent cheaper. These products do not even have an expiring sell-by date, but only a dented packaging. A soda can with a dent in the packaging can usually no longer be sold, although the contents are in no way affected. As I mentioned in a previous paragraph, far too much food is still thrown onto the garbage.